



Second Program Year Action Plan

The CPMP Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 2 Action Plan Executive Summary:

The Mobile County Commission serves as grantee and lead agency responsible for planning and implementing the Consolidated Plan. Direct implementation, administration and responsibility for the operation of the programs and activities set forth in the Consolidated Plan have been assigned to the Mobile County Grants Department.

Mobile County, along with the incorporated cities within the County outside of the City of Mobile, first became eligible for HUD formula grant funds following the 2000 U.S. Census when these jurisdictions combined to reach the statutory population level required. The Mobile County Consortium applied for and received its first funding during program year 2002.

This document, the Mobile County Consortium Annual Action Plan for 2011, represents a planning document for a jurisdiction that comprises of eight incorporated municipalities (Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, and Satsuma) and all of the unincorporated area of Mobile County, Alabama. The Town of Dauphin Island, elected to withdraw from the consortium in 2008.

The Plan sets forth a specific plan for investment or use of formula grant funds and other public and private funds that are reasonably expected to be available during each program year. The Annual Action Plan provides a basis for assessing the Consortium's overall performance toward achieving the broad based goals and objectives set forth in the Five Year Consolidated Plan.

In addition to a planning document, the Action Plan serves as an application for federal funds under the U. S. Department of Housing and Urban Development (HUD) formula grant programs. These grant programs, for which the Consortium is an entitlement recipient, include: the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME), the Emergency Solutions Grant (ESG) formerly known as the Emergency Shelter Grant, and the Housing Opportunity for Persons with AIDS (HOPWA). Based on a national funding formula established by Congress and implemented by HUD, the Consortium is a recipient under all of these formula grant programs with the exception of HOPWA.

The Consortium did not receive ESG funds in 2010, however, the Consortium anticipates receiving ESG funds in 2011. If ESG funds are allocated, the County will follow all applicable procedures when ESG amount and program requirements are known.

The Mobile County Consortium utilizes outcome measures for activities in accordance with the Federal Register Notice dated March 7, 2006 that HUD published "Notice of Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs". This notice outlined a system of objectives, along with outcome categories that are to be utilized by grantees when establishing and carrying out grant funded activities. A grantee is to determine which of three objectives best describes the purpose of the activity. These objectives, consistent with the primary objectives of Title I of the Housing and Community Development Act of 1974, are: "Suitable Living Environment", "Decent Housing", and "Creating Economic Opportunities". Similarly, once the objective for the activity is selected, the grantee will then choose which of three outcome categories best reflect the intention of the grantee in funding that activity. The outcomes are: "Availability/Accessibility", "Affordability", and "Sustainability: Promoting Livable or Viable Communities".

Based upon this system of objectives and outcomes, the objectives set forth in the Action Plan, with outcomes in parenthesis, are classified as follows:

Suitable Living Environment-

- Public Facilities (Availability/Accessibility)
- Public Infrastructure (Availability/Accessibility)
- Public Services (Availability/Accessibility)
- Handicapped Accessibility (Availability/Accessibility)

Decent Housing-

- Down Payment Assistance (Affordability)
- DPA Housing Counseling (Affordability)
- Affordable Housing Construction (Affordability)

Overall goals of the community planning and development programs addressed in the Consolidated Plan are to develop viable urban communities by providing decent housing and a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons. To strive towards meeting these goals, this document describes how the Consortium hopes to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing, public works/public facilities and public services.

Funds are committed to improving infrastructure through the following projects: resurfacing and paving roads, bridge improvements, water and sewer improvements, community center roof, construction of a senior center, rehabilitation of a water storage tank, and improvements for public schools. Funds are committed to the provision of the following public services: homebuyer counseling, prescription drug assistance, assistance for child abuse victims, ADA compliant home modifications legal services assistance, women's homeless shelter assistance, and domestic violence victim advocacy. Additionally, planning and administrative funds are committed to include Continuum of Care operational and planning activities.

With the HOME Program, the Consortium's main focus during the second year is the provision of affordable housing.

The Consortium supports HUD's national goal of increasing homeownership and rental opportunities for low- and moderate-income persons, especially for minority households. Homeownership is further supported with the provision of downpayment assistance and homeownership counseling. Mortgage assistance is available for housing constructed with HOME funds.

The County currently has one active CHDO - Prichard Housing Corporation. A couple of not for profit organizations have expressed interest in becoming a Community Housing Development Organization (CHDO) for Mobile County for participation in the County's Affordable Housing Program.

The Consortium supports HUD's national goal of ending chronic homelessness. In this regard, the Consortium focuses on programs and activities targeted at assisting persons at imminent risk of becoming homeless, thereby preventing homelessness. The Consortium is providing funds from the CDBG Administration and Planning budget to support operations of Housing First, Inc., the regional Continuum of Care organization.

The broader goals expressed in the Consolidated Plan establish the Mobile County Consortium's priorities for housing and non-housing community development needs, the need categories of economic development, public facilities, public infrastructure, public services, and planning. Within these broader categories of housing and non-housing needs are established relative priorities for various specific sub-categories. ***The priorities are set forth in the Housing Needs Table and Community Development Needs in the Consolidated Plan.***

The Consortium holds public hearings and accepts funding proposals each program year from public and private agencies within a deadline established annually. All proposals are reviewed by a Project Review Committee and a recommended budget is presented to the Mobile County Commission for final action. The Committee considers proposals based upon eligibility criteria set forth in the federal regulations promulgated by HUD, the extent to which proposals address the priorities and support the goals established in the Consolidated Plan, and how the proposals fit into the availability of formula grant funds. The annual program year for the Mobile County Consortium is June 1 to May 31.

Over the years the County has 1) pursued all resources that it indicated it would pursue, 2) provided requested certifications of consistency for HUD programs in a fair and impartial manner for those programs which it indicated it would support applications by other entities, and 3) did not hinder Consolidated Plan

implementation by action or willful inaction. The County has continued to carry out the actions and strategies outlined in its Consolidated Plan, and except for instances where federal funding programs are not available or where resources could not be procured, the County has stayed with established priorities and commitments.

A summary of the proposed plan follows:

PROPOSED 2011 YEAR TWO ACTION PLAN SUMMARY

Mobile County Commission as the lead agency of the Mobile County Consortium is required to prepare an Action Plan for each year of the five-year planning period covered by the Consolidated Plan. The Consolidated Plan includes strategies for addressing some of the identified community needs with Community Development Block Grant (CDBG) funds, HOME funds and Emergency Solutions Grant (ESG, formerly Emergency Shelter Grant) Funds.

While the County expects to receive ESG Funds in 2011, an application period for ESG Funds will be held at a later date when the amount and program requirements are known.

The Year Two Action Plan outlines proposed activities to be undertaken with CDBG funds and HOME funds in 2011. As of the public comment period print date, entitlement CDBG and HOME allocations are not known. For budget purposes, 2010 allocations have been used. In 2010, the County received \$2,114,102 in CDBG Funds and \$918,618 in HOME Funds. In addition for the 2011 CDBG budget, previous years reallocated CDBG funds of \$198,709 and \$280,000 in HOME Program Income will be used. A description of the proposed budgets for each program is shown below.

COMMUNITY DEVELOPMENT BLOCK GRANT

Public Facilities/Works

1. Road Resurfacing – City of Prichard	\$ 350,000
2. Water and Sewer Improvements – City of Satsuma	\$ 230,000
3. Roof Community Center – City of Bayou La Batre	\$ 400,000
4. Bridges, Road Resurfacing, Paving, – unincorporated	\$ 211,284
5. Semmes Senior Center	\$ 200,000
6. Public School Improvements	\$ 100,000
7. Road Resurfacing – City of Chickasaw	\$ 80,000
8. Rehabilitation of Water Storage Tank – Town of Mount Vernon	\$ 97,916
Total amount allocated to public facilities/works:	\$1,669,200

Public Service

9. Homebuyer Counseling	\$ 35,791
10. Prescription Drug Assistance	\$ 15,000
11. Child Abuse Victim Assistance	\$ 50,000
12. Home Modifications- ADA Compliant	\$ 20,000
13. Legal Services Assistance	\$ 50,000
14. Women's Shelter Assistance	\$ 30,000
15. Domestic Violence Victim Advocacy	\$ 10,000
Total amount allocated to public services:	\$ 210,791

Planning and Administration

TOTAL CDBG BUDGET	\$ 422,820
	\$2,302,811

HOME FUNDS

Construction of affordable homes	\$ 826,756
Program Income	\$ 280,000
<u>Program Administration</u>	<u>\$ 91,862</u>
TOTAL HOME BUDGET	\$1,198,618

Mobile County published a notice of public hearings/comment period and a summary of the Action Plan on February 28, 2011 in the Mobile Register. A Public Hearing was held on March 10, 2011. A 30-day comment period, which ends on April 11, 2011, is required prior to the adoption of the Action Plan by the Mobile County Commission and submission to HUD. Comments or suggestions concerning this Action Plan are to be submitted in writing by April 11, 2011 to Mr. John Pafenbach, County Administrator, Mobile County Commission, P. O. Box 1443, Mobile, AL 36633.

The following table indicates a total entitlement figure of \$3,511,429 and describes the components of that amount:

TABLE A: Federal Resources Fiscal Year 2011 (June 1, 2011 – May 31, 2012)

FUNDING SOURCE	AMOUNT
2011 HUD Community Development Block Grant (CDBG), based on 2010 allocation	\$2,114,102
** Reallocated CDBG funds from previous year(s)	\$198,709
2011 HUD Home Investment Partnership Act (HOME), based on 2010 allocation	\$918,618
HOME Program Income	\$280,000
Total	\$3,511,429

**Reallocated CDBG funds from previous years are from activities that were completed under the original budget or activities that did not take place. Adding these unused funds to the 2011 budget would constitute a formal amendment.

Program Year	CDBG Activity	Unused Funds
2007	Mt. Vernon Water Mains	75,000.00
2008	Mt. Vernon Fire Station	7,556.98
2008	Creola Streets Paving	116,152.57
	Total Unused Funds	198,709.55

Match Requirements for the HOME Funds:

The HOME funds 12.5 percent match requirement will be in the form of in-kind or cash revenue and expense contributions. If the total revenue match is larger than the required match expense, the difference will be accumulated for later match by

the HOME program. In-kind or cash expense match will be contributed from the accumulated match, when HOME funds are drawn.

DESCRIPTION OF ACTIVITIES TO BE UNDERTAKEN IN YEAR TWO:

A. CDBG FUNDS

The total amount of CDBG funds anticipated for the 2011 Year Two Action Plan (June 1, 2011 – May 31, 2012) prior to the actual allocation is \$2,302,811. That amount represents the estimated allocation of \$2,114,102 (based on 2010 funding levels) and reallocated funds of \$198,709. As of the print date of this document for public comment, 2011 allocations are not known. No program income or urban renewal settlements are anticipated this year. A description of CDBG activities selected for 2011, the second year of the five-year consolidated planning period is shown in Table B that follows:

TABLE B: ACTIVITIES TO BE UNDERTAKEN WITH CDBG FUNDS
(\$2,114,102 + \$198,709 reallocated funds)

A/B. Public Facilities/Works		\$1,669,200
Activity	Location	Amount Allocated
1. Road Resurfacing	City of Prichard	\$350,000
2. Water and Sewer Improvements	City of Satsuma	\$230,000
3. Community Center Roof	Bayou La Batre	\$400,000
4. Bridge Improvements, Road Resurfacing, Paving	Unincorporated	\$211,284
5. Semmes Senior Center	Semmes	\$200,000
6. Public School Improvements	County	\$100,000
7. Road Resurfacing	City of Chickasaw	\$80,000
8. Rehabilitation of Water Storage Tank	Town of Mount Vernon	\$97,916
C. Public Services		\$210,791
Activity	Location	Amount Allocated
9. Homebuyer Counseling	County Wide	\$35,791
10. Prescription Drug Assistance	County Wide	\$15,000
11. Child Abuse Victim Assistance	County Wide	\$50,000
12. Home Modifications – ADA Compliant	County Wide	\$20,000
13. Legal Services Assistance	County Wide	\$50,000
14. Women's Shelter Assistance	County Wide	\$30,000
15. Domestic Violence Victim Advocacy	County Wide	\$10,000
E. Planning and Administration - General Administration and Planning (includes \$10,000 for CoC operating expenses and planning)		\$422,820
Total CDBG Funds Available		\$2,302,811

- Public Facilities/Works

1. Road Resurfacing- City of Prichard (LMA)

Provide funds to resurface streets in the City of Prichard located in low/mod area. Streets include: Wolfridge Road, North Joseph Avenue, and Delhi Street. Prichard is predominantly a low/mod jurisdiction. This project will improve the City's infrastructure.

Proposed benefit: 1,975 people.

2. Water and Sewer Improvements – City of Satsuma (LMA)

Provide funds for water and sanitary sewer improvements along Williams Avenue. The households rely on individual on-site septic systems and water wells. Soil conditions are generally not conducive to septic tank and water well use. Residents report frequent problems, such as low water pressure, and sewer backing up. Faulty discharge lines are present in back yards, causing exposure to raw sewage. Water quality is poor due to the old wells, causing the water to be unsafe for drinking purposes. These conditions are worsened when heavy rains and flooding occurs. The residents have no fire protection due to the absence of fire hydrants in the area. Proposed benefit: 52 people.

3. Community Center Roof – City of Bayou La Batre (LMA)

Provide funds to remove the existing roof that is severely failing on the Community Center and replace it with a new metal roof and insulation. The Community Center is used daily by senior citizens and members of the community for meetings and events.

Proposed benefit: 1,519 people.

4. Bridge Improvements, Road Resurfacing, Paving – Mobile County (LMA)

Provide funds as budgeted for bridge improvements to Padgett Switch Road (Str #76).

Proposed benefit: 5,000 cars per day or 13,769 people.

If additional funds are received, the County will provide funds toward resurfacing the following streets till funds are exhausted: Camp Halls Mill Drive; Canterbury Road; Lumsden Battery Circle E, N and W; Waverly Road; Wilshire Road; Windy Hill Circle E and S. and Starlight Avenue and/or for bridge improvements for the following Ramsey Road (Str #20); Old Pascagoula Road (Str #41); W Coy Smith Hwy (Str #56); Patillo Road (Str #249). Provide funds to pave the following streets Frank Taylor Road and Cedar Creek Baptist Church.

5. Semmes Senior Center (LMC)

Provide continuation of funds to complete construction of the Senior Center.

Proposed benefit: 100 seniors.

6. Public School Improvements (LMC)

Provide funds for purchase of stage drapes, playground improvements, and lighting.

Proposed benefit: 1,644 students.

7. Road Resurfacing- City of Chickasaw (LMA)

Provide funds to resurface streets in the City of Chickasaw located in a low/mod area. Streets may include: Sixth Street Alley, Gulf Street Alley, 3rd Avenue, 5th Avenue, 8th Avenue, W. Grant Street, and Johnson Street.

Proposed benefit: 80 people.

8. Water Storage Tank – Town of Mount Vernon (LMA)

Provide funds toward rehabilitation of a water storage tank. Professional engineers examined the water storage tank and report that it is in deplorable condition. The major concern is that the existing paint is lead-based and is severely corroded in numerous locations. This is allowing lead to enter the public water system, posing a public health hazard for the residents of Mount Vernon. The CDBG funds will provide matching funds for a grant the Town received from the US Environmental Protection Agency in 2010.

Proposed benefit: 1,560 people.

- Public Services

9. Homebuyer Counseling

Provide funds to a nonprofit organization that has an established framework of communication and outreach to low- and moderate-income persons to conduct Homebuyer Training classes and to provide affirmative marketing of the program. Homebuyer counseling provides low-income homebuyers a guide to the home buying process and good financial management pre and post purchase of a home. Homebuyer Training classes are offered at various locations throughout the County in order to provide equal access to all residents of the County to the Down Payment Assistance program and the Construction of Affordable Homes Program.

Proposed outcome: 268 people

10. Prescription Drug Assistance

Provide funds for a prescription drug assistance program, which provides pharmaceutical services at no cost to eligible low- and moderate-income persons. The program provides prescription medications as well as patient assistance service to aid patients with obtaining expensive name brand medications directly from the pharmaceutical companies.

Proposed outcome: 262 people

11. Child Abuse Victim Assistance

Provide funds to assist with services that provide counseling and transportation to sexually abused child victims and their families living in Mobile County.

Proposed outcome: 174 people

12. Home Modifications- ADA Compliant

Provide funds for home modifications for disabled to meet ADA guidelines. Modifications may include but are not limited to construction of ramps and the renovation of bathrooms and restrooms.

Proposed outcome: 5 people

13. Legal Services Assistance

Provide funds for legal services assistance for a Homeless Prevention Project. Assistance will include community presentations and address civil legal issues that cause homelessness. Legal Services will represent clients who are facing eviction or foreclosure.

Proposed outcome: 350 people

14. Women's Shelter Assistance

Provide funds to assist a women's homeless shelter with staffing and operating expenses.

Proposed outcome: 100 people

15. Domestic Violence Victim Advocacy

Provide funds to assist a domestic violence victim advocacy project.

Proposed outcome: 85 people

B. ACTIVITIES TO BE UNDERTAKEN WITH HOME FUNDS

The County estimates that it will receive a total of \$918,618 in HOME Funds for the second year of the planning period and \$280,000 in program income. Funds will be used for construction of rental or homeownership affordable housing for mortgage assistance and to assist homebuyers with down payment and closing cost.

2011 HOME FUNDS

Construction of affordable rental or homeownership units	\$ 826,756
Program Income	\$ 280,000
<u>Program Administration</u>	<u>\$ 91,862</u>
TOTAL HOME BUDGET	\$1,198,618

- Priority (HOME)

Construction of affordable homes for low/mod income households

The County has met the mandatory 15 percent set aside for a CHDO in previous years funding. However, a not for profit organization has approached the County to become a CHDO. It also sought funds to construct a 40 unit development of rental housing for veterans on Moffett Road. The organization has received funding from other sources for this project. The County is evaluating the project for funding. If approved and funding is available, all of the 2011 HOME funds will go toward this project. The County will amend its Consolidated Plan should this project be selected to receive funding. If this project is not approved, the County will continue with the construction of affordable homes for low and moderate income households. A total of eight (8) units will be constructed.

While the County did not include a line item in the 2011 HOME Budget for down payment assistance and payment of closing costs, the County will continue to maximize opportunities of low- and moderate-income persons to become homeowners through the use of funds earmarked in program 2010.

The Consortium partners with nonprofit organizations, banks, realtors, homebuilders and title companies to create homeownership programs through the use of down payment assistance and payment of closing costs. The County will partner with nonprofit organization(s) that have an established framework of communication and outreach to low- and moderate-income persons to conduct Homebuyer Training classes (funded through CDBG), and to also provide affirmative marketing of the program. These nonprofits will provide Homebuyer Training classes to guide the low-income households through the home buying process. The applicant household must provide documentation that confirms the household income as households with annual incomes of 80% of the current HAMFI or less, and secure private financing in

order to become eligible for down payment assistance and payment of closing costs. The maximum amount of assistance per household is limited to \$10,000 while the minimum amount is \$1,000. This assistance will be a secured loan (a recorded second mortgage and a promissory note for the amount of assistance provided) with a zero percent interest rate. DPA for homes not constructed with HOME funds, will be limited to first time homebuyer. An independent housing inspector inspects each house before down-payment assistance is given.

There is no first-time homebuyer restriction regarding up to \$10,000 in DPA for homes constructed with HOME funds. Additionally, the County provides mortgage assistance of up to \$30,000 to eligible homebuyers who purchase homes constructed by developers/homebuilders utilizing HOME funds.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 2 Action Plan General Questions response:

GEOGRAPHIC AREAS OF THE JURISDICTION

During the process of planning the projects and activities for which grant assistance will be provided, the Grantee allows for a procedure of accepting proposals from Consortium member governments, private non-profit agencies, and the public at large. Following an eligibility determination by the Grants Department, a Project Review Committee (consisting of public works officials, legal staff, a consortium municipal association representative, and County administration staff) examine proposals for feasibility, cost effectiveness, and benefit. The Committee ultimately develops and recommends a budget for each formula grant program to the County Commission. The goal of this Committee is to address identified needs, geographically distribute funds equitably in accordance with program guidelines, and meet the national objectives of benefitting low and moderate-income persons or aiding in the prevention or elimination of slums and blight.

For those projects designed to benefit low- and moderate-income persons on an area basis, such as various types of public improvements, the budget development process aims at providing assistance in areas of low- and moderate-income as identified in the U.S. Census. In order to benefit low- and moderate-income persons not residing in low/mod tracts, the County will contact HUD to request that a survey be performed to determine income eligibility.

HUD requires greater than 50% of households having a median income of less than 80% of the area median income adjusted for size of household to meet this definition. The following Census Tracts and Block Groups meet the HUD definition for the 2011 Mobile County Consortium for areas of low and moderate-income concentration:

CENSUS TRACT	BLOCK GROUP	% LOW/ MOD	CITY / TOWN
12.00	1	80.0%	Prichard
34.02	1	87.3%	Prichard
38.00	1	54.7%	Chickasaw/Creola
39.01	1	56.9%	Prichard
39.02	1	77.5%	Prichard
40.00	1	86.8%	Prichard
40.00	2	85.1%	Prichard
40.00	3	65.7%	Prichard
40.00	4	76.6%	Prichard
41.00	1	74.2%	Prichard
42.00	1	79.9%	Prichard
43.00	1	86.0%	Prichard
43.00	2	78.2%	Prichard
44.00	1	72.6%	Prichard
44.00	2	70.1%	Prichard
45.00	1	71.1%	Prichard
46.00	1	73.0%	Prichard
46.00	2	83.4%	Prichard
47.00	1	85.1%	Prichard
47.00	2	62.1%	Prichard
48.00	1	94.8%	Prichard
48.00	2	77.7%	Prichard
48.00	3	65.1%	Prichard
49.00	1	70.0%	Prichard
49.00	2	56.5%	Prichard
49.00	3	84.4%	Prichard
49.00	4	67.1%	Prichard
50.00	3	50.5%	Prichard
51.00	1	58.9%	Chickasaw
51.00	2	52.7%	Chickasaw
52.00	1	49.0%	
52.00	2	51.6%	Chickasaw
58.00	1	63.4%	
58.00	3	74.5%	
61.03	2	51.1%	Prichard
62.00	1	48.9%	

CENSUS TRACT	BLOCK GROUP	% LOW/ MOD	CITY / TOWN
64.02	2	63.8%	
64.05	2	54.0%	
67.00	1	57.9%	
67.00	3	56.0%	
67.00	4	52.1%	
68.02	1	53.8%	Tillmans Corner CDP
69.01	2	56.5%	Tillmans Corner CDP
69.01	3	50.0%	
71.02	1	62.6%	Theodore CDP
73.00	2	54.4%	
73.00	4	52.2%	

HUD Summary Census 2009

Often, but not always, areas containing a concentration of low/moderate-income households will also be areas of racial or ethnic minority concentrations. Based upon Census 2000 data, the geographic areas of the jurisdiction that contain racial/minority concentrations are identified as follows:

CENSUS TRACT	BLOCK GROUP	% LOW / MOD	% MINORITY
12.00	1	80.0%	89.8%
34.02	1	87.3%	62.9%
39.01	1	56.9%	95.5%
39.02	1	77.5%	86.2%
40.00	1	86.8%	100.0%
40.00	2	85.1%	98.5%
40.00	3	65.7%	97.5%
40.00	4	76.6%	98.0%
41.00	1	74.2%	99.6%
42.00	1	79.9%	100.0%
43.00	1	86.0%	100.0%
43.00	2	78.2%	100.0%
44.00	1	72.6%	99.1%
44.00	2	70.1%	100.0%
45.00	1	71.1%	93.6%
46.00	1	73.0%	99.0%
46.00	2	83.4%	100.0%
47.00	1	85.1%	87.3%
47.00	2	62.1%	95.0%
48.00	1	94.8%	94.7%
48.00	2	77.7%	91.2%
48.00	3	65.1%	100.0%
49.00	1	70.0%	77.9%
49.00	2	56.5%	91.3%
49.00	3	84.4%	96.6%
49.00	4	67.1%	96.9%
50.00	3	50.5%	67.4%
58.00	1	64.1%	52.4%
58.00	2	51.2%	78.3%
58.00	3	66.1%	94.6%
61.03	1	51.2%	70.8%

CENSUS TRACT	BLOCK GROUP	% LOW / MOD	% MINORITY
61.03	2	51.1%	53.8%
71.02	1	54.1%	57.9%

HUD Summary Census 2009 & US Census Bureau - Census 2000 Summary File 3 Table P6. Race

The jurisdiction does not anticipate dedicating target areas at this time.

BASIS FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY WITHIN THE JURISDICTION

Mobile County Commission allocates investments geographically within the jurisdiction based on four determining factors. PY2011 is no exception. The four factors include: (1) the geographic areas of the jurisdiction targeted for grant assistance as identified above; (2) the assigned priority of needs it has documented in the needs tables; (3) the advisory input from the citizens through the citizens participation process and (4) the "local objectives" defined for the Mobile County Consortium which are listed as follows:

1. Housing and neighborhood preservation, including new housing opportunities principally for low and moderate-income households;
2. Economic development through job retention or creation to benefit low and moderate-income individuals;
3. Public improvements and facilities limited to the support of the first two objectives;
4. Elimination of blight and blighting elements that support the first two objectives;
5. Programs offering significant community benefit in direct support of the first two objectives, including a cost-to-benefit determination; and
6. Capacity of the project to be sustained over the long term (e.g., future maintenance and upkeep).

Reasons for the allocation priorities, the geographic areas of the jurisdiction in which it will direct assistance, and the obstacles to addressing underserved needs are discussed in the Consolidated Plan (2010-2014).

PY2011 ACTIONS TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

The Action Plan brings into place several elements that will mitigate the identified barriers to Affordable Housing. Down payment assistance, payment of closing costs, and mortgage assistance will remove an economic barrier to affordable housing. The construction of new or improvements to existing public infrastructure will facilitate development of residential building sites without adding significantly to the development costs passed on to the homebuyers. New housing construction will contribute directly to the supply of affordable housing within the planning area.

OTHER FEDERAL, STATE AND LOCAL RESOURCES

Other resources, such as additional Section 8/Housing Choice Vouchers, could be made available to one or more of the local public housing authorities. However, since these are unknowns over which the jurisdiction has no control, no goals have been set. The same applies to competitive McKinney Vento Homeless Assistance Act Funds received by the local CoC and local homeless service providers.

As explained under the heading of "Homelessness," Housing First, Inc. is the lead agency in a multi-jurisdictional and multi-agency effort to address homelessness. The Consortium will provide a letter of consistency for the CoC to apply for McKinney Vento or Hearth funds (as appropriate). The Consortium will provide Emergency Solutions Grant (ESG) funds (should they become available), CDBG funds, and other funds that may from time to time come available to the CoC and/or its collaborating service providers. Housing First is responsible for implementation of the County's HUD-funded Homelessness Prevention and Rapid ReHousing Program (HPRP). Through this structure the Consortium will carry out its homelessness strategy.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 2 Action Plan Managing the Process response:

Mobile County Commission is the lead agency that oversees the development of the plan and for administering programs covered by the Consolidated Plan and the Annual Action Plan. Mobile County Commission is also the major public agency.

Since the Consortium follows a project selection procedure that requires proposals from member jurisdictions and other public and private agencies to be submitted on an annual basis, public and private agencies (such as housing authorities and non-profits) change from year-to-year and activity-to-activity depending upon the nature of the proposed activities and the funds available.

Mobile County Commission, through its Grants Department, has the responsibility for coordinating the implementation of the Consolidated Plan and Annual Action Plan. This is accomplished through the use of in-house staff, coordination with other governmental, private and non-profit agencies with similar interests and missions. In addition to the Consortium, the major public and private agencies responsible for administering programs in PY2011 covered by the Consolidated Plan include, but are not limited to the following: Family Counseling Center of Mobile dba Consumer Credit Counseling of Mobile County; The Child Advocacy Center, Inc.; Independent Living Center of Mobile; McKemie Place; Penelope House; Legal Services Alabama; and Ozanam Charitable Pharmacy. Other entities may be added to this list during the year should conditions warrant.

The Grants Department staff of the Mobile County Commission was charged with development of the Annual Action Plan. The County met with various public and private agencies in order to garner available knowledge of the needs and opportunities facing the community, and organizing and conducting public and governmental involvement meetings. All citizens of the community, especially low- and moderate-income citizens, are provided adequate opportunity to participate in the planning process in an advisory role in accordance with the Citizens Participation

Plan. The Planning Review Committee followed the priority needs identified in the Consolidated Plan. The Planning Review Committee comprised of representatives from Mobile County, the municipalities, the health and social services agencies, and the citizens served in the Urban County.

Mobile County consulted with: all member municipalities in the Urban County Consortium; the Prichard, Chickasaw, and Mobile County Housing Authorities; Habitat for Humanity; South Alabama Regional Planning Commission (SARPC); Ozanam Charitable Pharmacy; the Child Advocacy Center; Housing First, Inc.; the Independent Living Center of Mobile; Alabama Department of Public Health; and Consumer Credit Counseling of Mobile. SARPC prepared a study that identified barriers to affordable housing in Mobile County. In the process of preparing the study, SARPC gathered information from a large number of local service providers, such as homeless service agencies, banks, legal services, housing authorities, agencies that serve individuals with disabilities, and fair housing agencies. This information was provided to the County for use in development of the Consolidated and Action Plans.

The County will continue to meet with the public and private housing, health and social service agencies during the year in order to enhance coordination between all the agencies so that a good exchange of information can occur among these agencies.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 2 Action Plan Citizen Participation response:

In the process of compiling and developing the Consolidated and Action Plan numerous forms of public input were solicited. Various state and federal agencies, chief elected officials, nonprofit organizations, professional technicians, and citizens at large were contacted concerning the Plans. The Consolidated Plan and Action Plan process have specific citizen participation requirements set forth in a Citizen Participation Plan adopted by the Mobile County Commission in 2002.

The Citizen Participation Plan requires that a public hearing is held at the beginning of the planning stage and prior to public comment and that the plan then be available for citizen review for thirty days prior to submission to HUD. Public hearings were held on December 7, 2010 and December 9, 2010 to solicit citizen comments on housing and community development issues and to explain the application process. The Notice of Public Hearings was published in the Mobile

Register(which is published in Mobile County and is one of the largest newspapers in the state) and 3 smaller local newspapers, on the County's website, and on the Consortium members Public Notice Boards. Additionally, translation was available upon request for Spanish-speaking residents.

Public hearing locations are fully handicapped accessible. A public hearing will be held on March 10th prior to the public comment period and April 11th prior to submission to encourage citizen participation.

Proposals were accepted through January 14, 2011. An executive summary of the Action Plan was published in the Mobile Register on February 28, 2011. This publication established the beginning of a 30-day comment period that ends on April 11, 2011 as well as provided notice of the March 10th and April 11th public hearings. The Action Plan is available for review at all the Consortium member city halls and at various libraries located throughout the County and at the County Commission as well as on the County's website in both English and Spanish.

4. Not applicable

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 2 Action Plan Institutional Structure response:

The Mobile County Program is a Consortium of eight municipalities and the Mobile County Commission. Up until 2008 there were nine member municipalities. In 2008, three withdrew from the Consortium. These included: Bayou La Batre, Prichard and the Town of Dauphin Island. The City of Prichard returned in 2010 and Bayou La Batre is returning for 2011. HUD has designated Mobile County and the eight-member municipalities as an Urban County. The Mobile County Commission is the lead agency. The eight-member municipalities are as follows:

Town of Creola
Town of Mount Vernon
City of Chickasaw
City of Citronelle
City of Saraland
City of Satsuma
City of Prichard
City of Bayou La Batre

Apart from the one municipality that has withdrawn from the County Consortium, the Consortium does not include the City of Mobile as it is a separate entitlement.

Mobile County Commission, through its Grants Department, has the responsibility for coordinating the implementation of the Consolidated Plan and Annual Action Plan. This is accomplished through the use of in-house staff, coordination with other governmental, private and non-profit agencies with similar interests and missions. In addition to the Consortium, the major public and private agencies responsible for

administering programs covered by the Consolidated Plan include, but are not limited to the following:

Family Counseling Center of Mobile dba Consumer Credit Counseling of Mobile County
The Child Advocacy Center, Inc.
Independent Living Center of Mobile
Ozanam Charitable Pharmacy
Penelope House
Legal Services of Alabama
McKemie Place
Housing First, Inc.

Other entities may be added to this list over the year should conditions warrant.

Management responsibility (assigned to the Grants Department) is in-house and in one place; In-house cost evaluation of projects; Interdepartmental and interdisciplinary relationships established; Strong Environmental Department; In-house Legal Department; In-house Grants Department and In-house project management staff in County Engineering Department. In addition, a system for soliciting and evaluating project or activity requests has been instituted with emphasis on meeting project eligibility requirements and on addressing priority needs as well as strategic plan goals and objectives.

The County will continue to seek roundtable discussion meetings with other governmental groups or agencies, financial institutions, public housing agencies and private and nonprofit agencies with similar interests and missions. These meetings enable organizations that share common goals a venue to exchange information. This process creates a mechanism that identifies gaps in service delivery so that planning can be initiated to address the needs gap.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 2 Action Plan Monitoring response:

The County recognizes its responsibility to ensure that all Community Development Block Grant and HOME activities fully comply with all federal, state and local regulations. The County will monitor all funds obligated and spent, whether spent directly, through a contract or a sub-recipient agreement to ensure compliance with the federal regulations.

The County will procure, manage and review all public facilities construction to be undertaken with CDBG funds. Construction contracts will be secured through the competitive bid process. All sub-recipient agreements and contracts for professional services or for construction will be procured in accordance with the appropriate portion of 24 CFR part 85.36 and any other procurement regulations that may apply. Sub-recipient agreements will fully comply with all applicable regulations as stipulated in 24 CFR 570.200, 570.500 and 570.502-504. The County will secure appropriate services necessary to implement the goals and objectives as stated in

this Action Plan and to ensure all proposed activities are in compliance with the Consolidated Plan.

A Project Review Committee composed of Mobile County administration, legal, engineering, environmental and a member of the Municipal Association review proposed CDBG projects submitted for funding to determine eligibility based on type of activity and national threshold requirements. All projects for the HOME and CDBG programs (with the exception of limited clientele activities) shall principally benefit low- and moderate-income persons (<80% HAMFI). This documentation will be provided in a form that is acceptable to HUD. All applicants for HOME funds will be properly screened to determine household income levels using the part 5 Section 8 income determinations. Only those persons with household incomes of <80% HAMFI who satisfy the other program requirements will be allowed to participate.

The County will conduct an annual review of each down payment and mortgage assistance participating household to secure evidence of the purchasing household's continued occupancy. This review will occur at twelve-month intervals beginning 12 months from the original date of occupancy. Households who occupy a home constructed by a CHDO will be monitored similarly.

A periodic review will be made of each grant to ensure the timeliness of expenditure and also that the goals and objectives are in compliance with the Consolidated Plan and Action Plan.

Financial Management - The County requires Sub-Recipients documentation to include as a minimum the following:

Use of Funds

Required match funds (origin and expenditures, if applicable)

Budget controls

Cash management procedures

Procurement

Property asset controls

Audits

In order to ensure that funds are drawn in compliance with cash management regulations, the County draws all funds from the Treasury.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 2 Action Plan Lead-based Paint response:

The County will continue to require a lead evaluation on any dwelling unit that receives HOME funding. A visual assessment of the unit must be conducted to identify any deteriorated paint, dust, debris and residue, so that these conditions can be corrected prior to closing. The property owner must correct any conditions identified in the visual assessment and all deteriorated paint must be stabilized by properly trained or supervised workers using lead safe work practices. Homebuyers receive the Lead Hazard Information Pamphlet, Lead Disclosure Notice, and the Notice of Lead Reduction.

All expenditures of CDBG and HOME funds will fully comply with all applicable lead-based paint regulations.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

The emphasis for the need for affordable housing for low- and moderate-income households within the County remains a priority for the Consortium. The County will provide homebuyer counseling accompanied by financial assistance to purchase a home. The County will provide homebuyer counseling through the use of CDBG funds and down payment assistance and closing costs as well as mortgage assistance through the use of HOME funds.

Additionally, an increase in the stock of affordable housing will be made available through the construction of such homes with the coordination with a Community Housing Development Organization (CHDO) and private construction companies.

Refer to page 10.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 2 Action Plan Public Housing Strategy response:

The County provides encouragement to public housing residents to attend the Homebuyer Training Classes by offering these classes at several locations. These classes can become a springboard for residents to attend credit counseling, if they would like to participate in the Down Payment Assistance program but bad credit prevents them from securing a first mortgage. The County will encourage and support efforts of public housing residents to participate in credit counseling with the goal of becoming a future homeowner. The County has formed partnerships with nonprofit organizations to increase Fair Housing activities that public housing residents wish to undertake.

There are four housing authorities in Mobile County: Mobile County Housing Authority, Chickasaw Housing Authority, Bayou La Batre Housing Authority, and Prichard Housing Authority. Only one of the public housing agencies in the Consortium jurisdiction is designated by HUD as a troubled agency, the Housing Authority for the City of Prichard, but expects to be removed from the troubled list this year when scores are reviewed by HUD.

Prichard Housing Authority will benefit from funds made available for down payment assistance.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 2 Action Plan Barriers to Affordable Housing response:

The County provides Homebuyer Training Classes to low- and moderate-income persons to prepare them for understanding the processes and responsibilities of homeownership. The County uses HOME funds (and ADDI when available) to provide assistance to qualified low- and moderate-income homebuyers to pay down payments and eligible closing costs. The County also provides mortgage assistance to homebuyers who purchase homes constructed with County HOME funds.

A not for profit organization has approached the County seeking funds to construct a 40 unit development of rental housing for veterans on Moffett Road. The organization has received funding from other sources for this project. The County is evaluating the project for funding. If approved and funding is available, all of the 2011 HOME funds will go toward this project. The County will amend its Consolidated Plan should this project be selected to receive funding. If this project is not approved, the County will continue with the construction of affordable homes for low and moderate income households. A total of eight (8) units will be constructed.

Funds will be provided in PY2011 for construction of affordable homes. The County will coordinate with CHDO and private sector contractors to construct affordable homes for low- and moderate-income households. The County will provide the 15 percent set aside of HOME funds to a qualified Community Housing Development Organization to construct affordable homes for low- and moderate-income households. The County will provide CDBG funding to a local nonprofit to provide home modifications for the removal of architectural barriers in dwelling units occupied by handicapped individuals. The County will support the applications of qualified non-profit housing organizations for discretionary HUD housing programs such as Section 202/811 by providing Certificates of Consistency where appropriate.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 2 Action Plan HOME/ADDI response:

The County uses the provision in the HOME rule 92.254 to recapture any HOME/ADDI funds when the Mortgagor does not continue to meet the residency requirements. The Mortgagor shall pay the balance due to the extent proceeds of the sale remain after paying off other outstanding debt secured by the property that was incurred for the purpose of acquisition or property improvement, pay any other amounts due in connection with the sale such as closing cost and transfer taxes, and paying the Mortgagor the amount of its equity in the property.

The County does not intend to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

4. ADDI funds were not received.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 2 Action Plan Special Needs response:

The needs of the homeless will be addressed directly and indirectly through the accomplishments of the specific activities planned for this year. The County has formed partnerships with nonprofit agencies and organizations that provide outreach and assistance to individuals and families that are at risk of becoming homeless. The County provides financial support with CDBG and the County's General fund to support Penelope House, an agency that provides services for abused women and their children. The County provides financial support with CDBG and the County's General fund to support Housing First, the lead agency for Continuum of Care and a multi-service, multi-agency provider for the homeless. The County provides financial support with CDBG for McKemie Place, a women's shelter. The County provides financial support for Legal Services Alabama for a Homeless Prevention Project. The County provides funding for the Homeless Management Information System from the County's Homelessness Prevention and Rapid Re-Housing Program. HMIS is a program that collects demographic information that the federal government requires in tracking the homeless population. The County, as an eligible grantee, applied and received Homeless Prevention and Rapid Re-Housing Program funds to provide homeless prevention assistance and to provide assistance to rapidly re-house persons who are defined as homeless by section 103 of the McKinney-Vento Homeless Assistance Act.

The County has also formed partnerships with agencies such as Habitat for Humanity to acquire land and help in the infrastructure cost to facilitate the transition of the extremely low-income household to permanent housing and independent living.

Housing First, Inc. has assumed responsibility for coordinating and encouraging discharge planning to prevent homelessness when an individual is being released from a penal facility, hospital, institution or program that has responsibility for such planning. Currently there are formal protocols in place for health care and mental health institutions, and a formal protocol for corrections is under development. There is no formal protocol in place to prevent homelessness when a youth has aged-out of foster care or from substitute care when in the custody of the State of Alabama. A HUD funded transitional housing project is available to these youths at St. Mary's Home, either at the time of discharge or after becoming homeless, targeting those who are ages 19-24.

The Consortium anticipates receiving ESG funds in 2011. If ESG funds are allocated, the County will open an application period when ESG amount and program requirements are known to address homelessness and prevention of homelessness.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 2 Action Plan ESG response:

Not Applicable

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 2 Action Plan Community Development response:

Please refer to the response to the Community Development Needs Table in the 2010-14 Five-Year Consolidated Plan. Please also refer to the Executive Summary and Project forms of this Action Plan.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 2 Action Plan Antipoverty Strategy response:

Specific elements of this Action Plan will effectively reduce the number of poverty level families through the proposed activities to be undertaken with CDBG and HOME funds yearly. Construction through the HOME program will result in the creation of new construction jobs. The County will work with nonprofit organizations to identify qualified low-income households to participate in the down payment assistance programs for the homebuyers. Becoming a homeowner will enable some low-income households who have carried an excessive housing cost burden to realize an increase in disposable income thus raising those households up from the poverty level. The planned infrastructure improvements will create entry-level construction jobs that will provide an economic stimulus and benefits for the low- and moderate-income neighborhoods. The County will focus on the elimination of homelessness and the impact of supportive services to low-income households to reduce the number of persons living in poverty.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

The County has partnered with a local nonprofit, Independent Living Center of Mobile, which specializes in providing services to persons with disabilities, to carry out a home modification program in the County. Funds from previous program years are being used for this program. Up to 5 households should benefit from this program this year.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.

7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 2 Action Plan HOPWA response:

Not Applicable

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 2 Specific HOPWA Objectives response:

Not Applicable

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

PLAN TO AFFIRMATIVELY FURTHER FAIR HOUSING

It is the policy of Mobile County to comply fully with all applicable fair housing and civil rights requirements in 24 CFR 5.105(a).

The County 1) will take steps to overcome the effects of impediments to fair housing choice that were identified in the County's Analysis of Impediments to Fair Housing Choice; 2) will remedy discrimination in housing; and 3) will promote fair housing choice.

The County will take steps to affirmatively further fair housing in its HOME Program. The steps will include:

- Market the HOME program to all eligible persons, including persons with disabilities and persons with limited English proficiency. Marketing will be by newspaper, radio stations, posters, flyers;
- Make buildings and communications that facilitate applications and service delivery accessible to persons with disabilities; and
- Provide fair housing counseling services or referrals to fair housing agencies.

Records of the aforementioned steps and their impact will be maintained by documenting in program files. The HOME program will maintain participant records that include but is not limited to race, ethnicity, and familial status.

PROGRAMS TO ASSIST IN THE PROVISION OF FAIR HOUSING CHOICE

The 2011 Action Plan includes several activities that contribute to the removal of identified barriers to Fair Housing Choice for many households. The Action Plan includes down payment assistance with HOME funds for homebuyers and construction of new affordable homes which will be available to low- and moderate-income households. The Action Plan activities include ADA-compliant home modifications for homeowners with accessibility problems.

One of the major components of the Action Plan is to provide adequate infrastructure to areas within the County that will bring down the development cost so that affordable homes and apartments will be available throughout the County and not concentrated in one area. By providing better infrastructure to certain areas in the County, the development cost of land in the County will be reduced. The County's goal is to provide incentives to developers to build more affordable housing and thus increase the supply of affordable homes throughout the County.

The Action Plan activities include homebuyer counseling which is offered at various locations throughout the County in order to increase accessibility for all citizens. This counseling can become a springboard for residents to attend credit counseling, if bad credit prevents them from securing a first mortgage. The classes also provide information regarding fair housing.